

Dressing the Valleys

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Ivy Williams may not have been the most successful businessperson in mid-20th century Abercynon. The eponymous owner of *Ivy Williams, Hats and Gowns*, whose shop in Margaret Street helped to clothe the women and occasionally, men, of Abercynon for nearly 40 years until the 1970s will certainly, however, have been among the most kind-hearted.

Today, anyone buying a High Street chain store coat, skirt or top – or indeed any other items of clothing – would be offered credit, either through a bank or store card, on which, after the various incentives had fallen away, interest would probably be a sizeable 15-20 per cent a year or more. Indeed, the margin on credit often exceeds that earned by the shopkeeper on the goods purchased, which is why retail cards are offered.

It was different in the difficult days of the 1930s. While we may sympathise with today's hard-pressed retailers, their predecessors running shops and other businesses in the inter-war years often had to take the strain themselves and offer free credit, particularly in areas such as the south Wales mining valleys where the Depression's effects were still being felt and customers were managing tight budgets.

Abercynon was not wealthy and most residents, dependent on wages earned by men working underground in the local colliery, could afford few necessities and even fewer luxuries. They relied on the good will of fellow-citizens, such as Ivy, to help them through, and she did that by accepting interest-free instalment payments on goods she sold, with many receiving goods for a small down payment and paying the cost of their purchases over a period of months. This credit – payment on tick as it was known – rolled over from year to year. A sizeable proportion was likely forgiven or written off.

We have the details of the town's purchases from Ivy's recently discovered account books for 1937-38, providing us with other valuable information on society and business practices in this Welsh mining town at the confluence of the Taff and the Cynon, fifteen miles north of Cardiff and midway between Pontypridd and Aberdare. Deep Navigation colliery had been sunk in the 1890s during the peak of the South Wales coal boom at the lowest point in the south Wales coal basin near the endpoint of Richard Trevithick's pioneering demonstration in 1804 of the ability of steam power to haul wagons loaded with iron along rail tracks.

Ivy, a single woman then in her thirties had been in sole charge of one of her father's butcher's shops before branching out into fashion, and clearly did not employ an accountant or use double-entry book keeping systems. Instead, she kept her records in pen and ink in a Foolscap-sized hard cover account book – with an index at the front for names and one or sometimes two pages for each customer.

Take Mrs Thomas Gertrude Street whose account with Ivy was typical.¹ At the start of January 1937, she had a balance of £2/6/3 (two pounds six shillings and threepence) and three days later, January 4th, managed to pay off 2/6, later settling the bill in full at an unknown date. She returned on June 29th the same year to buy a frock and jumper suit, both for 19/11. The rest of the month she returned weekly to pay 2/6 or 2/- later adding a pinafore for 1/6³/₄, taking her balance back up to £1/9/5¹/₂.ⁱ

Mrs Thomas				Gertrude St. (Phylis)			
Jan	1	To acc			2	6	3
	4	Cash		2/6	2	3	9
		10cks 8 ³ / ₄					
Cleared. Paid FW July.							
June	29 th 1937	Frock 19/11. Jumper suit 19/11.			1	19	10
July	1	Cash	2/6		2	6	
July	7	Cash	2/-		1	14	4
July	14 th	Cash	2/-		1	16	4
July	19	Cash	2/-		1	13	4
		Cash	2/6		1	11	4
		Pinafore 1/6 ³ / ₄			1	3	10
					3	12	
July	20 th		2/6		1	11	11 ¹ / ₂
		frock 12/11.			1	9	5 ¹ / ₂
		picot 1/3, buckle & buttons 9, cotton 6.					
Oct	30 th	Bal on Oct 10 th					
		Hose 2/-			7	0	
Nov.		2 Pk towels 2/12, 2 Pk. Pillow Cases & Bolsters.			4	3	
		1 Vest 3/11.			3	11 ¹ / ₂	
Dec	18 th	Set 9/11. Hose & Braggart 1/11 ¹ / ₂ . Vest 2/6.			16	5	
		Flowers 2/3 [Pung 2/11 ¹ / ₂ Compact 3/6]			2	3	
		1/2 Wool 7d. Hose 1/11 ¹ / ₂ & 2 Hkfs 1/11 ¹ / ₂			6	5 ¹ / ₂	
		2 Pk. Hose 2/6. Knicker 2/6 ³ / ₄ Pung 1/10 ³ / ₄			9	12	
		Pung 1/11 ¹ / ₂ .			1	11 ¹ / ₂	
			Cash	2/6	3	0	7 ¹ / ₂
			Dec 31 st	2/6	2	18	1 ¹ / ₂
		1088 wool 7d.			2	15	9 ¹ / ₂
May	19 th 38	Bal			11	8 ¹ / ₂	
		Pett 3/6 Hose 3/6 3 Vests 1/11 ¹ / ₂			8	1 ¹ / ₂	
					19	10	
			Bal		5	4 ¹ / ₂	
		Hat 3/11 ¹ / ₂ 2 Pung 1/11 ¹ / ₂			3	11 ¹ / ₂	
			Paid FW		3	11 ¹ / ₂	
					13	3 ¹ / ₂	

Other purchases followed: frocks, buckles and buttons, cotton, hose, towels, pillow cases and bolsters, bra, vest, flowers, picot (edging material), a [powder] compact, wool, handkerchiefs, and pinafores. By the end of the year despite payments she still owed £2/15/9¹/₂. Further purchases and repayments followed, taking her balance down to 19/10 before rising again with the purchase of an expensive swagger coat at £1/17/11.

¹ Prices are in shillings and pence except where preceding £ figure is shown. Before decimalisation in 1971 the pound sterling was divided into 20 shillings each of 12 pence, making a total of 240 pence to the pound. This was represented in the form £0/0/0 or £0.0s.0d. The letter 's' represented shillings and pence was followed by 'd' for denarius, the Latin for penny.

Another example is Miss Joan Stephens. On September 7th, 1937, Joan bought a blouse for 3/11^d (roughly £16 in today's values). Where Joan worked or whether she even had a job we do not know but at the time she paid one shilling and returned two weeks later and again on October 1st, leaving eleven pence due.²

The total sums owed by customers rarely exceeded £5-£10 but repeat purchases often meant the sums reduced only slowly or even increased.³ The most frequent sums repaid, usually once a week or fortnight, were 2/- or 2/6 but in some cases amounts as small as Joan's 1/- were made to pay off balances. Sums due were often paid over extensive periods, one customer adding a coat at £1/15/11 to her existing credit of 8/7 in July and finally paying in full the following January.

Many of the garments are now unfamiliar to us or remain as memories of distant fashions and older relatives: smocks, corsets, Liberty bodices, feather boas, cravats, Shirley dresses (in the style of child star Shirley Temple's little girl full-skirted party dresses). Some of the materials – georgette and crepe-de-chine – would now be only familiar to dressmakers, of whom there will have been many in Abercynon, either making their own or for their children, or offering their services more widely, including for Ivy's customers.

Many of the entries are for fabrics which the customer would have asked Ivy to have made up into dresses, costumes, night gowns and other apparel, or for materials for making curtains and other household items. The standard charge for a new dress to be made was seven shillings, plus the cost of the material, buttons, buckles, and belts and other accessories.

Some of the purchases suggest forthcoming weddings, the clue being purchase of an expensive outfit complete with hat, gloves, and shoes. Two customers turned to Ivy for their Christmas order, the lucky recipients of Mrs Griffiths' generosity opening socks, handkerchiefs, gloves, a brooch, slippers, purse, cardigan, ear rings, scarf, shoes, and an unspecified box on December 25th.

The 133 account holders in the accounts book included her five younger sisters and other family members but they will not have been Ivy's only customers. Many others will have spotted items in the window or gone in for a browse or to make an inquiry, and if they went on to make a purchase, many will have used cash.

(More follows below)

² *Historic and contemporary price comparisons are difficult but on some calculations £1 in 1938 would purchase goods to the value of £80 in 2023. This makes one shilling equivalent to £4 and three pence to £1.*

³

4

Dr Nora Thomas mrs yr Good.

1 piny 1/6 ³ / ₄ 4 do 1/11 ³ / ₄ (7/11)	9. 5 ¹ / ₂
2 .. 1/6 ³ / ₄ 1 do 1/11 ³ / ₄	5. 15
making 3 highers 4/6 silk 9 botto 8-hdb 1.	5. 3
set 2/6 set 2/6 4d 6 ³ / ₄ brooch 4/11 compact 4/11	15. 11 ¹ / ₂
Talcum 2/- making frock 1/2 1/4/-	16. 0
Ann. D. Gown 9. buckle 6 (red) buttons 6. cott 3/-	2. 08
buckle (Gold) 8/- buttons 9 ³ / ₄ cotton 4/-	1. 10 ¹ / ₂
Settled 10.	2. 15. 2
making navy linen 19. Light floral 4/6	14. 3
navy floral 4/6 navy swagger 4/-	14. 6
blue frock 4/6 9 piny 2/-	9. 6
red buttons 9 buckle 9 cotton 15. navy cheen 3/-	1. 08
2 navy buttons 4. 1/2 red silk 6.	10
4 cream crepe de chine 3/6 (1/3) 4 coffee georgette (3/6) 1/-	2. 57
4 lace (1/11) 6. making 9.	1. 3
	2. 4. 4
3 Pinafores 1/11 ³ / ₄ Hat 6/11. 1 piny 9 ³ / ₄	11. 8 ¹ / ₂
making 9 frock Ann. 3rd Blankets. 1/11 ³ / ₄ (5/11)	2. 6
Rem hat 1/3 cotton 9 3/4. Black 2/11 buttons 6	3. 1
4 Skirt 1/8 7/- 1. wole 3/11 2. wole 6/11	1. 5. 10
filch 6.	6
making frock. Settled by cheque. Paid	1. 6. 4
100 Hat 9/11. 9. set 3/11. Hat 6/11. coat 8/11	1. 10. 8
green frock 4. green red frock	
striped frock 4. 1/2 frock	
Ann. Dress 1/- Reno Evening frock 1/6 2 hands 2/11	14. 71
2 pr rubber linch 1/- 1 pr do 1/10 ³ / ₄	
1 pr 1/10	

There were some customers who did not need credit for the goods they bought, one being the medical practitioner and one of Ivy's best customers, Dr. Nora Thomas. Presumably one of the higher earners in Abercynon she paid in full, though we may expect that she, too, took pity on some of her sicker patients, injured in the colliery or penniless for other reasons when she came to sending out her own bills in the pre-NHS era. Dr. Nora settled by cheque, too, possibly one of the few women - or indeed men - in the town at this period owning a bank account. Dr. Nora's first purchases in 1938 show the sort of items for which she relied on Ivy. Five pinafores totalling 9/5³/₄, plus another three later, costing 5/1¹/₂, possibly for a cleaner or housekeeper she employed, 4/6 for making three

nighties, 7s each for making two frocks. Among other goods that went back to the practice were talcum [powder] 2/, two buckles (red and gold), brooch 4/11 and compact 4/11.⁴ The total bill for these and other items ready-made and made to order, came to £2/15/2. A later order totalling £2/4/4 and settled with one payment when completed was for a series of similar items, including light floral and navy dresses, navy swagger coat, blue frock, lace, crepe de chine and georgette garments, making a navy linen suit, and buckles and buttons again.

⁴ The practice of charging just below a more significant price point, as many retailers and petrol forecourts do today, was prevalent in earlier times too. The farthing, halfpenny and three-farthing were, as the prices charged show, still in regular use adding to the complexity of adding up in a duodecimal system already divided into three units, pounds, shillings, and pence.



Figure 1. Ivy's sisters and probably among the best customers of her fashion-conscious shop in Abercynon. From left, Emma Clementine, Flora Novello, Beatrice Ivy, Edith Eleanor (with parasol), Prudence Jessie, and Ena Kate

Only one man, Mr Morgan Meyrick, is listed as holding an account, his first recorded purchases a suit 39/11, hat 6/11, and gloves 6/11 (presumably an expensive leather pair). His other purchases included towels, wool, and pins, suggesting he might have been a widower as Mrs Meyrick's name is absent. His daughter, (or possibly his sister), Nancy is, however, registered as having an account.

What did Ivy's customers buy? The top twenty purchases

Item	What did they cost?
Blouses	3/11 - 6/11
Coats	10/11 - £3/15/-
Costumes	29/11 - £3/3/-
Frocks	5/11 - 24/11
Gloves	4/11 - 8/11
Handkerchiefs	6 ³ / ₄ ^d
Hats	4/11 - 12/11
Hose	1/- - 3/11
Jumpers	5/11 - 12/11
Jumper suits	8/11 - 24/11
Nightdresses and Nighties	1/11 - 5/11
Pinafores and Pinnies	0/6 - 2/11 ³ / ₄
Pyjamas	3/11 - 6/11
Scarves	1/11 ³ / ₄ - 2/6
Shoes	2/11 - 12/11
Socks	6 ³ / ₄ - 8 ³ / ₄
Suits	12/11 - £5/10/11
Towels (per pair)	2/1 ¹ / ₂ - 2/6
Umbrellas	5/11 - 12/11
Vests	1/11 ³ / ₄ - 2/11

Ivy rented a few rooms in the basement of the shop and her benevolence seems to have extended to Mrs James, the tenant. The rent of 10/- a week was carried over in many weeks, arrears in July 1938 totalling £1/10/-, rising gradually to £5/5/- by the end of the year, perhaps after some Christmas expenses Mrs Davies had found more pressing.

The account books show not just the items the women bought from the shop, but the wide range of other household items, including toiletries, bath salts and even men's suits and collars, and a razor. With plenty to do, busy looking after their colliery husbands and children, few women will have worked in paid jobs outside the home, but they lacked the time to do routine shopping for items not readily available from the town's shops. It was easier to ask Ivy to find something – such as a pillowcase or a cushion, or a length of material to make a dress – and this she would do on her weekly visits to Cardiff to stock the shop on a Thursday afternoon when retailers in Valley towns closed half-day. Furniture even appears on the list – goods to the value of 17/11, presumably small items, for her brother, Winston.

After getting off the train at Queen Street station or the Red & White bus outside Cardiff City Hall Ivy would have made her way along Queen Street to Frederick Street. Long since buried within Cardiff's St. David's Centre, this early Victorian thoroughfare's houses had by the 1930s been replaced by trade warehouses where retailers from across the region could make their selections of stock for their shops. Her purchases completed she would repair to the Kardomah café in Queen Street, with its stylish wooden frontage.

We can guess Ivy paid many of these suppliers on tick, too, though we do not have accounts for her purchases. She seems to have been regularly in arrears on her £1/6/9 rent per week for the shop to the council, starting end June 1938 with a balance £10/5/0 due, this figure rising to £24/12/19 by the end of September, and by stages mounting to £32/19/3 by the end of January the following year.

Abercynon at this time was a community fewer than fifty years old, its expansion taking it from a hamlet of only fifty-five people in 1811 to a town of just under 9,000 by 1931 with most of this growth coming in the last decade of the 19th century. The wide area from which it had drawn population is illustrated by the surnames of Ivy's customers. Most are Welsh, drawn like Ivy's father, butcher William James Williams, from neighbouring counties, in his case Breconshire. Of the 120 customers who had accounts, eight had the surname Thomas, seven were Williams and Jones, five Lewis and Morgan, four Pugh, Griffiths, and Evans, and three Davies, Roberts, and Meyrick. There were also some very English names – Pomeroy, Ewington, Twinborrow, Biggins, Knapton, Penrose, Simmonds, and Nuttall, drawn no doubt like Ivy's mother, Jessie nee Chambers, from Herefordshire, Gloucestershire, Somerset, and in her case Devon, by the south Wales coal boom.

Given the limited number of Welsh surnames and the confusion this could cause, the Valleys custom of adding an appendage is fully deployed in the accounts, reflecting the way these individuals were identified in speech. Sometimes it is the addition of the street where the customer lived, as in the case of Mrs Radford New Houses, Mrs Smith Sunny Bank, Mrs Morgan Bungalows, Mrs Griffiths Park Street, Mrs Edwards Plantation, (presumably not to be confused with Mrs

Edwards Meriona), Mrs Tom Davies Herbert Street, Mrs Thomas Gertrude Street, Mrs Biggins Carnetown, Mrs Hughes, Aberdare Road, Mrs Jones Abercynon Road, Mrs Mumford Ynysboeth, Mrs Pugh Greenfield, Mrs Jenkins New Inn, Mrs Allen Park View, and Mrs Pelland New Houses.

Family relationships were another device as in Mrs Bevan Cardiff Road daughter, Mrs Davies Enid Mother, Mrs Davies Eunice Mother, and Miss Phyllis Thomas Cornelius. Others were identified by occupation or, to be more precise husband's occupation, Mrs Williams Electric, Mrs Price Director, Mrs Humphreys Baker, Mrs Marsh Bank Manager, Mrs Morris Manager, Mrs Doctor Price, Mrs Smith Savings Bank, and Mrs Wilton Teacher, among others.

Yet, although people were stretched and had to work hard, the town thrived in its own bustling way. Margaret Street near the top of which Ivy's shop stood, contained a rich variety of retail premises from the Post Office, banks, grocers and greengrocers to cafés, hairdressers, and ironmongers. Commanding a view down the steep street was one of the most spectacular of the mining village workmen's halls with its own library, reading room, and theatre (sadly demolished in the 1990s), while at the bottom of the street stood the Empress Ballroom where many an Abercynon romance is sure to have started.

Many of the shops in Margaret Street, each filling its own special niche and enabling residents to meet their needs not far from their doorsteps or acquired for them by one of the traders who knew where to get just such a commodity, have now sadly gone, sharing the fate of the Workmen's Hall and the ballroom. The variety and the hustle-bustle that once characterised High Streets throughout the Valleys is no longer there, as it once was.

Perhaps something else has been lost in the march of progress. The expression a "tight-knit community" is regularly rolled out in the media, usually in the wake of an accident or emergency of some kind. It could much more accurately have applied to places such as Abercynon. Ivy and her fellow retailers in Margaret probably knew most people in Abercynon and their families, some of whom will have bought their meat from her father in Glancynon the other side of the Cynon River or been to school with Ivy or one of her nine siblings. She will have known their circumstances.

That is why she could, even at the expense of her own bottom line, be so generous in accepting sometimes never-to-be-completed part payments, to the certain detriment of *Ivy Williams, Hats and Gowns* bottom line.

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What Ivy Sold

Clothing			Household and general goods		Haberdashery and Materials
Bathing costumes	Feather (boas)	Pumps	Bangles	Tablecloths	Buttons
Bedjackets	Fox furs	Purses	Bath Salts	Tea cosies	Cotton
Belts	Frocks	Pyjamas	Bedspreads	Tea Cloths	Cotton Reels
Berets	Furs	Rompers	Blankets	Tea towels	Crepe de Chine
Blazers	Gloves	Scarfs	Bolsters	Tea sets	Elastic
Blouses	Gymslips	Shirleys	Christmas goods	Towels	Georgette
Bonnets	Handbags	Shirts	Curtain material	Ticking (for beds)	Lace
Bows	Handkerchiefs	Shoes	Cushion covers		Linen
Bras	Hats	Shorts	Cushions		Lining material
Brooches	Hose	Skirts	Flowers		Picot
Buckles	Jumpers	Slacks	Furniture		Silk
Burberry	Jumper suits	Slippers	Handbags		Suit making
Capes	Kilts	Smocks	Pens		Tabs
Cardigans	Knickers	Socks	Pillows		Taffeta
Cloaks	Ladies Compact	Suspender Belts	Pillowcases		Velvet
Coats	Leginettes	Swagger coats	Plaques		Voile
Collars	Liberty Bodice	Talcum powder	Posies		Wool
Compacts	Macintoshes	Ties	Powder		Zips
Corsets	Nightdresses	Tweed coats	Pram Sets		
Costumes	Pants	Umbrellas	Razors		
Cravats	Panties	Underwear	Rugs		
Daps	Patterns	Vests	Quilts		
Dressing Gowns	Petticoats	Waterproofs	Sheets		
Ear rings	Pinafores		Settee sets		

